Electronic Acknowledgement Receipt						
EFS ID:	6733405					
Application Number:	10709697					
International Application Number:						
Confirmation Number:	3696					
Title of Invention:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS					
First Named Inventor/Applicant Name:	Kenneth William Austin					
Customer Number:	66569					
Filer:	Jonathan Berschadsky/DAVID NGUY					
Filer Authorized By:	Jonathan Berschadsky					
Attorney Docket Number:	03292.101850.					
Receipt Date:	31-DEC-2009					
Filing Date:	24-MAY-2004					
Time Stamp:	11:02:05					
Application Type:	Utility under 35 USC 111(a)					
Payment information:	•					

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File Listing:							
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)		
1	Power of Attorney	statement 03292101850.pdf	113173	no	1		

no

Warnings:

Information:

		Total Files Size (in bytes)): 655213		
Information	•				
Warnings:					
2	Power of Attorney	000 power of Attorney form.pdf	08:dc648293d1d2d595e00128263dc6s298 62865	no	2
		542040	i		

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-[d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810). a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.